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Sent: Monday, May 10, 2010 5:06 PM
To: Hanchett, James (DPH)
Subject: HEALTH INSURANCE REIMBURSEMENT INFO

May 10, 2010

Dear MOSES members,

Below is an article on "HEALTH INSURANCE REIMBURSEMENT INFORMATION" posted on the MOSES website on April 29th that explains the process that will take place for the healthcare reimbursement program. Soon you will be getting additional information from your individual agencies describing the process. If you have any questions on the details, please contact your Human Resource Department.

Joe

HEALTH INSURANCE REIMBURSEMENT INFORMATION

As you know, on 11/20/09 the Group Insurance Commission (GIC) approved cost increases to our health benefits which were implemented on 2/1/10. On 2/11/10 bargaining unit 9 members ratified an agreement amending our 2009-2012 Collective Bargaining Agreement to require (in part) that the Commonwealth reimburse us for the increases in co-pays and deductibles that we would suffer in fiscal years 2010 and 2011.

The Commonwealth is in the process of setting up how employees will be reimbursed. At present, the plan is as follows:

Eligibility: To receive reimbursement, an employee must:

- be an employee of an agency under the control of the governor;
- be a member of unit 9
- have coverage through GIC

Length of Program: Between 2/1/10 and 6/30/11

Basis of Reimbursement: You will receive reimbursement for the incremental out-of-pocket cost you experience as a result of co-pay increases and new deductibles. Ex: prior to 2/1/10 you paid a \$15 co-pay for a doctor visit and now you pay \$20, you will be reimbursed \$5.

What do you need to do: Nothing. The reimbursement will automatically be included in your check on a quarterly basis beginning July of 2010. It will be identified as "H.C. Increment".

NOTE: MOSES strongly advises all employees to keep records of their expenditures in case a problem or dispute arises.

Why quarterly? Medical billing usually has a 6 week processing time format the date the medical service is provided. There may be delays depending on when your health care provider submits your claim.

Is the Reimbursement Taxable? No. However, those who participate in the Health Care Spending Account (HCSA) program must make sure that you do not take the incremental reimbursement from the HCSA account. If you do, the reimbursement from GIC will be taxable.

What to do if you expected a Reimbursement and didn't get it:

- 1) Contact your provider to ensure that your claim was submitted.
- 2) Get documentation from your Health Plan.
- 3) Contact the Commonwealth's Human Resources Division (HRD) hotline at 617.878.9835 which will be operational 7/6/10.

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